

United States Bankruptcy Court  
Western District of Washington

In re:  
Billie Gean Hall  
Debtor

Case No. 17-44320-BDL  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0981-3

User: paulb  
Form ID: 318

Page 1 of 1  
Total Noticed: 17

Date Rcvd: Mar 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 22, 2018.

db +Billie Gean Hall, PO Box 45505, Tacoma, WA 98448-5505  
956263242 +ARS/Account Resolution Specialist, PO Box 459079, Sunrise, FL 33345-9079  
956263245 +Col Deb Rec, 1215 120th Ave Ne Ste 10, Bellevue, WA 98005-2135  
956263248 +FedLoan Servicing, Attention: Bankruptcy, PO Box 69184, Harrisburg, PA 17106-9184  
956263253 +Us Dept Ed, Ecmc/Bankruptcy, PO Box 16408, St Paul, MN 55116-0408

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

EDI: WADEPREV.COM Mar 21 2018 16:27:00 State of Washington, Department of Revenue,  
2101 4th Ave, Ste 1400, Seattle, WA 98121-2300  
956263241 EDI: AAEO.COM Mar 21 2018 16:26:00 Aarons Sales & Lease, Attn: Bankruptcy,  
309 E Paces Ferry Rd Ne, Atlanta, GA 30305  
956263243 +EDI: CAPITALONE.COM Mar 21 2018 16:24:00 Capital One,  
Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285  
956263244 +EDI: CAPONEAUTO.COM Mar 21 2018 16:25:00 Capital One Auto Finance,  
Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285  
956263246 +E-mail/Text: scott@creditconcepts.com Mar 21 2018 00:15:22 Credit Cncpt, 220 W 7th Ave,  
Eugene, OR 97401-2664  
956263247 +E-mail/Text: bknotice@ercbpo.com Mar 21 2018 00:15:13 ERC/Enhanced Recovery Corp,  
Attn: Bankruptcy, 8014 Bayberry Rd, Jacksonville, FL 32256-7412  
956263249 +E-mail/Text: bankruptcynotices@fifsg.com Mar 21 2018 00:15:07  
First Investors Servicing Corporation, Attn: Bankruptcy, 380 Interstate N Pwy Ste 300,  
Atlanta, GA 30339-2222  
956276753 +E-mail/Text: bankruptcynotices@fifsg.com Mar 21 2018 00:15:07  
First Investors Servicing Corporation, 380 Interstate North Parkway Suite# 300,  
Atlanta,, GA 30339-2222  
956263250 +EDI: IRS.COM Mar 21 2018 16:25:00 Internal Revenue Service, 915 2nd Avenue,  
Seattle, WA 98174-1007  
956263251 EDI: JEFFERSONCAP.COM Mar 21 2018 16:13:00 Jefferson Capital Systems, LLC, 16 Mclelland Rd,  
Saint Cloud, MN 56303  
956268700 +E-mail/Text: key\_bankruptcy\_ebnc@keybank.com Mar 21 2018 00:15:15 KeyBank, N.A.,  
4910 Tiedeman Road, Brooklyn, OH 44144-2338  
956263252 +E-mail/Text: bnc@nordstrom.com Mar 21 2018 00:15:02 Nordstrom FSB,  
Attn: Bankruptcy Department, PO Box 6555, Englewood, CO 80155-6555

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 22, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 20, 2018 at the address(es) listed below:

Jan Gossing on behalf of Debtor Billie Gean Hall jan@ghglegal.com,  
brian@ghglegal.com; ghglawgroup@gmail.com; atty\_gossing@bluestylus.com; gossingjr72761@notify.bestcase.com  
Mark D Waldron Trustee@mwaldrondlaw.com, wal0@ecfcbis.com  
United States Trustee USTPRegion18.SE.ECF@usdoj.gov

TOTAL: 3

**Information to identify the case:**Debtor 1 **Billie Gean Hall**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2172**

EIN --\_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --\_-----

United States Bankruptcy Court **Western District of Washington**Case number: **17-44320-BDL****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:Billie Gean Hall  
aka Billie Gean Love3/20/18**By the court:** Brian D Lynch  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**